

Amendments to the Claims:

This listing of claims will replace all prior versions, and listing, of claims in the application:

Listing of Claims:

1. (currently amended) A method of validating a user for a transaction to be effectuated by using a transaction card, comprising:

configuring a biometric profile for said user, said biometric profile including a plurality of biometric samples and a plurality of Dual Tone Multi Frequency (DTMF) sample responses received from the user, the plurality of biometric samples and the plurality of DTMF sample responses corresponding to a plurality of questions;

associating said biometric profile with an indicium assigned to said transaction card; biometrically interrogating said user when said transaction is attempted by said user, wherein said biometrical interrogation includes querying said user for a biometric response associated with a randomly selected one of said plurality of questions and a DTMF response associated with another randomly selected one of said plurality of questions;

monitoring said biometric and DTMF responses response generated with respect to said user in response to the biometrical interrogation;

determining if said biometric response matches a biometric sample in said biometric profile corresponding to the randomly selected one of said plurality of questions;

determining if said DTMF response matches a DTMF sample in said profile corresponding to the another randomly selected one of said plurality of questions; and

if [[so]] said biometric response matches the biometric sample and said DTMF response matches the DTMF sample, approving said user for said transaction.

2. (previously presented) The method of validating a user for a transaction as set forth in claim 1, wherein at least a portion of said plurality of biometric samples comprises voice samples generated by said user responsive to a plurality of questions directed to said user in said configuring step, and further wherein said biometrical interrogation involves querying said user for a voice response to a randomly selected question of said plurality of questions.

3. (currently amended) The method of validating a user for a transaction as set forth in claim 1, further comprising:

prompting said user to input said indicium assigned to said transaction card after determining that said biometric response matches a biometric sample of said biometric profile;

determining if said indicium is a valid personal identification number operating as a password associated with said transaction card; and

denying access to said user for said transaction if said indicium is not a valid personal identification number associated with said transaction card.

4. (currently amended) The method of validating a user for a transaction as set forth in claim 1, further comprising:

prompting said user to input said indicium assigned to said transaction card if said biometric response does not match a biometric sample of said biometric profile;

confirming that said indicium is a valid personal identification number associated with said transaction card; and

approving said user for said transaction upon said confirmation.

5. (currently amended) The method of validating a user for a transaction as set forth in claim 1, wherein configuring ~~a biometric~~ the profile for said user is effectuated manually.
6. (currently amended) The method of validating a user for a transaction as set forth in claim 1, wherein configuring ~~a biometric~~ the profile for said user is effectuated automatically.
7. (currently amended) The method of validating a user for a transaction as set forth in claim 1, further comprising updating said ~~biometric~~ profile for said user.
8. (currently amended) A method of validating a user for a call to be effectuated over a Public Switched Telephone Network (PSTN) using a calling card, comprising:
- configuring a personalized profile for said user, said personalized profile including a plurality of voice samples elicited from said user in response to a plurality of personalized questions directed to said user;
 - populating at least a portion of said personalized profile with a plurality of Dual Tone Multi Frequency (DTMF) sample responses elicited from said user in said configuration step;
 - associating said personalized profile with an indicium assigned to said calling card;
 - determining if a voice verification is needed with respect to said user when said call is attempted by said user;
 - if so, querying said user for a voice response to a question that is randomly selected from said plurality of personalized questions;
 - prompting said user to input a DTMF response in response to said question that is randomly selected from said plurality of personalized questions;

verifying if said voice response matches a corresponding voice sample in said ~~voice~~
personalized profile;

verifying whether said DTMF response matches a corresponding DTMF sample
response in said personalized profile; [[and]]

if [[so]] said voice response matches the corresponding voice sample and said DTMF
response matches the corresponding DTMF sample response, approving said user for said call
involving said calling card; and

denying access to said user for said call if said voice response does not match the
corresponding voice sample and said DTMF response does not match the corresponding
DTMF sample response in said personalized profile.

9. (Canceled).

10. (currently amended) The method of validating a user for a call as set forth in claim 8,
further comprising:

prompting said user to input said indicium assigned to said calling card after verifying
that said voice response matches a corresponding voice sample in said ~~voice~~ personalized
profile;

determining if said indicium is a valid personal identification number associated with
said calling card; and

denying access to said user for said call if said indicium is not a valid personal
identification number associated with said calling card.

11. (currently amended) The method of validating a user for a call as set forth in claim 8, further comprising:

prompting said user to input said indicium assigned to said calling card after verifying that said voice response does not match a corresponding voice sample in said ~~voice~~ personalized profile;

confirming that said indicium is a valid personal identification number associated with said calling card; and

approving said user for said call upon said confirmation.

12-15. (Canceled).

16. (currently amended) An access control system for use with a transaction-card-based scheme, said system comprising:

a network operable with a terminal, said terminal for interacting with a user in association with a transaction card;

a controller disposed in the network to query said user when said user attempts a transaction using said transaction card;

a server disposed in the network, said server responding to messages from said controller with respect to querying said user; and

a profile database coupled to said server, said profile database having a plurality of biometric samples and a plurality of Dual Tone Multi Frequency (DTMF) samples inherently coupled to said user, wherein said plurality of biometric samples and said DTMF samples relate to a plurality of questions, and wherein said biometric samples and said DTMF samples

are associated with an indicium assigned to said transaction card such that when said user attempts said transaction, said controller queries said user for ~~a response~~ responses relating to a randomly selected one of the biometric samples and a randomly selected one of the DTMF samples and, if said response does not match ~~[[a]]~~ corresponding ~~entry~~ entries in said profile database, access is denied to said user for said transaction.

17. (currently amended) The access control system for use with a transaction-card-based scheme as set forth in claim 16, wherein said entry ~~inherently coupled to~~ associated with said user comprises at least one of a fingerprint, retinal scan, palm print, ~~[[and]]~~ or implanted ID chip associated with said user.

18. (currently amended) The access control system for use with a transaction-card-based scheme as set forth in claim 16, wherein said entry ~~inherently coupled to~~ associated with said user comprises a voiceprint associated with said user.

19. (original) The access control system for use with a transaction-card-based scheme as set forth in claim 16, wherein said controller comprises an Automated Response Unit associated with a Public Switched Telephone Network.

20. (original) The access control system for use with a transaction-card-based scheme as set forth in claim 16, wherein said terminal comprises a wireline phone.

21. (original) The access control system for use with a transaction-card based scheme as set

forth in claim 16, wherein said terminal comprises an Internet phone.

22. (original) The access control system for use with a transaction-card-based scheme as set forth in claim 16, wherein said terminal comprises a wireless medium device.